

## Review Rate & Certificate Of Need Application

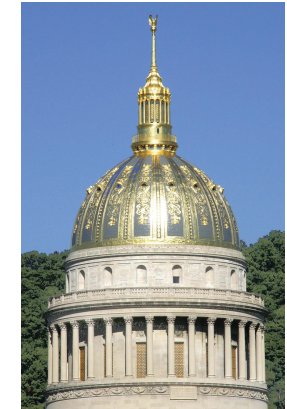
Copies of all hospital rate and certificate of need filings before the Health Care Authority are also filed with the Office of the Consumer Advocate. Each filing is carefully reviewed by the Office and a decision is made as to what action the Office should take. The Office will participate in selected hearings before the Health Care Authority to represent the public's interests.

## Monitoring The Insurance Industry

All West Virginians are affected by life, health and property & casualty insurance. This Office protects consumers' insurance interests by investigating alleged violation of state consumer protection laws, taking appropriate legal action to stop unfair or deceptive practices in the marketplace, and promoting consumer education and awareness. The Office works to ensure that consumers are provided with insurance services meeting acceptable standards of quality, equity, and dependability at fair rates by enforcing insurance laws and providing consumer protection awareness. Any suspected violation of West Virginia insurance laws or regulations is forwarded to the Insurance Commissioner for enforcement.



# Office of the Consumer Advocate



**TRY US, WE CAN HELP!**  
**1-888-TRY-WVIC**

[consumer.advocate@wvinsurance.gov](mailto:consumer.advocate@wvinsurance.gov)  
[www.wvinsurance.gov](http://www.wvinsurance.gov)

west virginia  
OFFICES OF THE  
**INSURANCE**  
COMMISSIONER

**Consumer Advocate**  
**P.O. Box 11685**  
**Charleston, WV 25339-1685**

west virginia  
OFFICES OF THE  
**INSURANCE**  
COMMISSIONER

